



**UNIVERSITI TEKNOLOGI MARA**

**DETERMINANTS OF CUSTOMER  
SATISFACTION TOWARDS CREDIT CARD IN  
BANK RAKYAT KUANTAN**

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## **ABSTRACT**

Credit card is a replacement for cash or check, and a vital part of electronic commerce and internet commerce. It is allow the holder to purchase goods or services on credit. Credit card can lead to a better lifestyle which can help the community to develop their quality of life. Bank Negara Malaysia (BNM) has comment on the article entitled "Consumer body: Abolish surcharges on credit cards" published on Free Malaysia Today (FMT) on 19 March 2018, regarding the response provided by the Deputy Finance Minister in Dewan Rakyat is with reference to the interest imposed by credit card issuers on cardholders for outstanding credit card balances that are overdue, and not on surcharges imposed by retailers on credit and debit card transactions. According to the Consumers Association of Subang and Shah Alam, Selangor (Cassa) president Dr Jacob George said this was a pertinent issue as many consumers use these cards instead of cash to make payments. Therefore, this study aims to determine the factor of customer satisfaction towards credit card. The data is analysed using a correlation. This study is aims the customers of Bank Rakyat Kuantan as the respondent to answer questionnaire, which are selected based on the simple random sampling.

**Keywords:** customer satisfaction, tangibility, reliability, responsiveness, assurance, empathy.

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